



**State of Connecticut**  
**GENERAL ASSEMBLY**  
STATE CAPITOL  
HARTFORD, CONNECTICUT 06106-1591

September 1, 2006

The Honorable Susan F. Cogswell, Commissioner  
Department of Insurance  
P.O. Box 816  
Hartford, Connecticut 06142-0816

Dear Commissioner Cogswell:

As Stamford's legislative delegation we are writing to express our concerns regarding the Department of Insurance's approval of Andover Companies' guideline that allows the insurer to refuse to renew any policy if the insured does not have hurricane shutters on buildings located within three-quarters of a mile of Long Island Sound.

We believe this underwriting standard is unfair to the constituents in our district who own coastal homes by making them adhere to unreasonable insurance qualification standards within 45 days or lose their coverage.

This type of guideline would also be unprecedented. A recent survey of hurricane and windstorm insurance conducted by the Insurance Information Institute did not find a single state along the east coast where an insurer required shutters as a criteria for issuing an insurance policy.

This guideline also seems unnecessarily financially burdensome. While shutters may help protect against flying objects in gale force winds, it does not offer much more substantial protection to justify the cost, which is estimated to be upwards of around \$100,000 per home.

For these reasons we urge your immediate reversal of this approval and look forward to hearing from you.

Handwritten signature of Carlo Leone in cursive script.

Carlo Leone  
State Representative, 148<sup>th</sup> District

Handwritten signature of Andrew McDonald in cursive script.

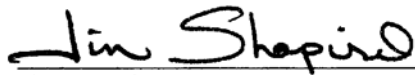
Andrew McDonald  
State Senator, 27<sup>th</sup> District

Handwritten signature of Christel Truglia in cursive script.

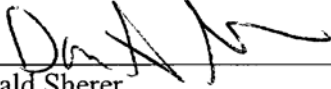
Christel Truglia  
State Representative, 145<sup>th</sup> District

Handwritten signature of William Nickerson in cursive script.

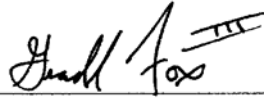
William Nickerson  
State Senator, 36<sup>th</sup> District



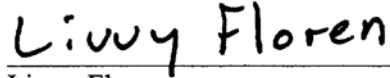
Jim Shapiro  
State Representative, 144<sup>th</sup> District



Donald Sherer  
State Representative, 147<sup>th</sup> District



Gerald Fox  
State Representative, 146<sup>th</sup> District



Livvy Floren  
State Representative, 149<sup>th</sup> District